

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL T. ANDERSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.: 11-11682 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/20/2011 and confirmed on 4/11/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		62,998.81
Less Refunds to Debtor	704.15	
TOTAL AMOUNT OF PLAN FUND		62,294.66

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,100.00	
Trustee Fee	2,138.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,238.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE Acct: 8008	0.00	34,100.00	0.00	34,100.00
	US BANK TRUST NA - TRUSTEE Acct: 8008	22,955.69	22,955.69	0.00	22,955.69
					57,055.69

Priority					
	JOSEPH B SPERO ESQ Acct:	3,100.00	3,100.00	0.00	0.00
	MICHAEL T. ANDERSON Acct:	0.00	0.00	0.00	0.00
	MICHAEL T. ANDERSON Acct:	508.15	508.15	0.00	0.00
	MICHAEL T. ANDERSON Acct:	196.00	196.00	0.00	0.00

*** N O N E ***

Unsecured					
	CITIBANK** Acct: 6106	0.00	0.00	0.00	0.00
	CREDITECH Acct: XXX2688	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 0535	9,030.65	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 5517	1,459.82	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: XXXXXX6300	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: XXXXXX7...	0.00	0.00	0.00	0.00
	MIDLAND CREDIT MANAGEMENT INC Acct: 5908	2,294.08	0.00	0.00	0.00
	NRA GROUP LLC* Acct: XXXXXX0...	0.00	0.00	0.00	0.00
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
Acct:					
*** NONE ***					

TOTAL PAID TO CREDITORS

57,055.69

TOTAL

CLAIMED 0.00

PRIORITY 22,955.69

SECURED 12,784.55

Date: 12/21/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL T. ANDERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-11682 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael T. Anderson
 Debtor

Case No. 11-11682-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2016.

db +Michael T. Anderson, 1031 East 37th Street, Erie, PA 16504-1837
 cr +FV-I, INC., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 13208882 +CitiMortgage, Inc., c/o Goldbeck, McCafferty & McKeever,
 Suite 5000-Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
 13559598 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13561148 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 13237586 +CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368-2240
 13237584 +Citibank/Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241
 13237587 +Creditech, 50 N. 7th Street, Bangor, PA 18013-1791
 13237589 +Erie County Courthouse, 140 West Sixth Street, Erie PA 16501-1011
 13237591 +James C. Wambrodt, Esquire, Weltman, Weinberg & Reis Co, 1400 Coopers Building,
 436 7th Avenue, Pittsburgh, PA 15219-1842
 13208883 +KML Law Group, P.C., Debby Sigal, BNY Independence Center, Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1541
 13842121 KONDAUR CAPITAL CORPORATION, 333 S. Anita Drive, Suite 400, Orange, CA 92868-3314
 13223579 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13237597 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 14044414 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Dec 29 2016 01:36:44
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13237588 E-mail/Text: mrdiscen@discover.com Dec 29 2016 01:41:11 Discover Bank,
 6500 New Albany Road, New Albany, OH 43054
 13228206 E-mail/Text: mrdiscen@discover.com Dec 29 2016 01:41:11 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13237590 +E-mail/PDF: gecsed@recoverycorp.com Dec 29 2016 01:37:01 GECRB/Care Credit,
 c/o P.O. Box 965036, Orlando, FL 32896-0001
 13352611 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 29 2016 01:36:47 LVNV Funding LLC,
 c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675
 13237595 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 29 2016 01:36:47 LVNV Funding, LLC,
 P.O. Box 10497, Greenville, SC 29603-0497
 13237596 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 29 2016 01:42:03 Midland Credit Management,
 8875 Aero Drive, San Diego, CA 92123-2255
 13267542 E-mail/PDF: rmscedi@recoverycorp.com Dec 29 2016 01:36:44
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 14294046 +E-mail/Text: bknotices@sns.com Dec 29 2016 01:42:55
 U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,
 Eureka, CA 95501-0305

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Kondaur Capital Corporation
 cr U.S. Bank Trust National Association, as Trustee o
 cr* CITIMORTGAGE, INC., PO Box 6030, Sioux Falls, SD 57117-6030
 13237585* +CitiMortgage Inc., c/o Goldbeck, McCafferty & McKeever,
 Suite 5000-Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
 13237592* +KML Law Group, P.C., Debby Sigal, BNY Independence Center, Suite 5000, 701 Market St.,
 Philadelphia, PA 19106-1541
 13237594 ##+LVNV Funding, LLC, c/o Edwin A. Abrahamsen & Associate, 120 North Keyser Avenue,
 Scranton, PA 18504-9701
 13237593 ##+LVNV Funding, LLC, c/o Edwin A. Abrahamsen & Associate, 120 North Keyser Avenue,
 Scranton, PA 18504-9701

TOTALS: 2, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 28, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Kondaur Capital Corporation agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Kondaur Capital Corporation bkgroup@kmlawgroup.com
Joseph B. Spero on behalf of Debtor Michael T. Anderson sperolaw@neohio.twcbc.com,
legalmom18@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Miller on behalf of Creditor U.S. Bank Trust National Association, as Trustee of
the Igloo Series II Trust wmiller@sterneisenberg.com, bkecf@sterneisenberg.com
TOTAL: 6